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STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 3

Complete if Known			
Application Number	10/616,456		
Filing Date	July 9, 2003		
First Named Inventor	Frank ZIZZAMIA		
Group Art Unit	3629		
Examiner Name	Not Yet Assigned		
Attorney Docket Number	098056/141		

	Υ	U.S. Patent Document	U.S. PATENT DOCUM		
Examiner Initials *	Cite No.1	Number Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner	Cite	For	eign Patent Do	ocument	Name of Patentee or	Date of Publication	Pages, Columns, Lines, Where Relevant	
Initials*	No.1	Office ³	Number⁴	Kind Code ⁵ (<i>if known</i>)	Applicant of Cited Document	of Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	T ₆

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PTO/SB/08b (09-08)

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Substitute for form 1449/P TO	Application Number	10/616,456
INFORMATION DISCLOSURE	Filing Date	July 9, 2003
STATEMENT BY APPLICANT	First Named Inventor	Frank Zizzamia
(Use as many sheets as necessary)	Art Unit	3629
(Use as many sneets as necessary)	Examiner Name	Not Yet Assigned
Sheet 2 of 3	Attorney Docket Number	098056/00141

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/S.W./	II	Dionne, Georges. "Handbook of Insurance" Copyright 2000. Kluwer Academic Publishers Group.	
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Examiner	/Samuel Weis/	Date	08/24/2010
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